



Sentara Individual & Family Health Plans

2026 Plan Guide

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More rewarding healthcare

At Sentara Health Plans, we’re passionate about helping our members live healthier and happier lives.

As part of our mission **to improve health every day**, we’re committed to going above and beyond for our members by building strong relationships and supporting them on their journey to better health. Backed by a dedicated member services team and an outstanding network of providers, our members know we’ve got them covered.

This guide features Sentara Individual & Family Health Plans effective January 1, 2026.

We are proud to offer:

- Several plan options with a wide range of cost-share amounts and network choices
- The Sentara Well-being Rewards program empowering members to engage in healthy actions
- Health and wellness programs that focus on the mind as well as the body
- Easy ways to pay premiums, plan for healthcare costs, and connect with a Sentara Health Plans representative
- Exceptional providers and hospitals in our network that meet the high standards we set
- Coverage when and where members need it through virtual consults accessible 24/7 via our website or the Sentara Health Plans Mobile App
- Additional help with Emergency Travel Assistance, 24/7 Nurse Advice, and 24/7 Behavioral Health Crisis Lines
- Excellent customer service from Sentara Health Plans member services team



Healthy actions incentive program

The **Sentara Well-being Rewards program** offers flexible solution designed to empower members as they engage in healthy actions. From preventive care to condition management, members can choose which activities are most meaningful to them and **earn up to \$250 each plan year**. Eligible members are 18+ subscribers (*01).



Virginia headquarters

When your clients choose Sentara Health Plans, they are selecting a health plan headquartered in the Commonwealth of Virginia.

We have sales and service representatives, nurse case managers, and staff located throughout the Commonwealth. Working and living in the communities we serve means we have first-hand experience with the many providers and facilities in our network. Since 1984, we’ve been helping Virginians get the most out of their health coverage by providing¹:

Outstanding customer service:

Sentara Health Plans combines advanced technology and experienced staff to deliver exceptional service and resolve issues quickly. Our representatives’ local knowledge, holistic and empathic approach to care enables us to go above and beyond to assist employers and members.

Tailored case management services:

We have a team of registered nurses, health coaches, and social workers available to help members improve their health. When members work with our case management team, they feel empowered to take an active, informed role in their health.

Community-based access and outreach:

We regularly provide free health screenings to identify health risks and guide members and non-members to take steps to manage them. We also actively support a variety of local nonprofits that strengthen our community, such as food banks, youth centers, and scholarship programs.

Care management that reflects local trends:

Our care managers bring together local providers and high-risk patients to address complex needs. They also provide education and coaching to support self-management of new and existing diseases.

To learn more, contact us at individualsales@sentara.com.

¹Sentara Health Plans is a trade name for Sentara Health Plans, Sentara Health Insurance Company, Sentara Health Administration, Inc., and Sentara Behavioral Health Services, Inc. Sentara Health Plans, previously Optima Health Plan, has been issuing HMO plans under that license since 1984. Sentara Health Insurance Company, previously Optima Health Insurance Company, has issued Preferred Provider Organization (PPO) Accident and Sickness plans since 1991.

Member resources

We offer services that make it easier to access care when and where our members need it.

Mobile app and member portal

Members can use the Sentara Health Plans Mobile App or member portal to view their plan documents, Explanation of Benefits (EOBs), claims and plan balances, member ID cards, set their communication preferences, and much more. Members only need to register once on either **sentarahealthplans.com/members** or the mobile app to access both.

Online search tools for doctors, drugs, and facilities

Members can access a provider search tool by signing in to the member portal at **sentarahealthplans.com/members**, using the mobile app, or by visiting **sentarahealthplans.com/find-doctors-drugs-and-facilities**. If the member is signed in, the provider search tool will automatically adjust to include the member's plan information. If the member is not signed in, they will need to enter the plan name located on their member ID card. Members can search for a doctor or facility by name or specialty, or use the advanced search tools.

Treatment Cost Calculator

Members can calculate plan and provider-specific, out-of-pocket cost estimates for all covered services. These estimates help members make decisions that are the best for their health and budget.

For more information, visit **sentarahealthplans.com/features/treatment-cost-calculator**.

Virtual consults

Members can securely connect with board-certified providers over the phone, online, or through video chat. Accessible by signing in to the member portal and mobile app, providers are available 24/7 to diagnose and treat a variety of non-emergency medical conditions and behavioral health concerns. **For most plans, virtual consults are available at no charge when accessed through the member portal or mobile app.²** This is a separate benefit from telemedicine visits scheduled with a member's provider.

24/7 Nurse Advice Line

When Sentara Health Plans members have an illness or injury after their physician's office has closed, Sentara Health Plans members can call the 24/7 Nurse Advice Line at **1-800-394-2237**.

24/7 Behavioral Health Crisis Line

Sentara Health Plans offers a 24/7 Behavioral Health Crisis Line that is staffed by professionals who can triage and assist members going through a crisis. Members who need help should call **1-833-717-2310**.³

²*Mental health and substance use disorder virtual consults may carry an additional charge. HSA plans will carry an additional charge until the deductible is met.*

³*Members with thoughts of harming themselves or someone else should get help right away by calling 911 or go to the closest hospital for emergency care.*

Manage benefits on the go

The Sentara Health Plans Mobile App helps members get the most value from their health benefits.

Our app provides secure access to many services such as:

- Member ID cards
- Virtual consults through MDLive
- Doctors and facilities search tool
- Cost estimates for treatments and services
- Important preventive care reminders
- Health Savings Account (HSA)⁴
- Communication preferences
- Common forms and documents
- Contact information
- Claims and authorizations
- Wellness tools
- Frequently asked questions and answers

For more information, visit **sentarahealthplans.com/app**.

⁴*Only applies to members with HSA plans.*



2026 Sentara Individual & Family Health Plans

Our Sentara Individual & Family Health Plans offer more choices, innovative solutions, and enhanced access to high-quality care—whether your clients are purchasing our health plans On-Exchange through Virginia’s Insurance Marketplace or Off-Exchange directly through **sentarahealthplans.com**. All Sentara Individual & Family Health Plans include comprehensive benefits, wellness programs, preventive services, and useful tools.

Sentara Plans are part of our open-access network with no need to get a referral to see a specialist within our broad network of quality providers and facilities.⁵

Sentara Unique Off-Exchange Plans are only offered outside of Virginia’s Insurance Marketplace. These plans are ideal for those without subsidies and offer lower out-of-pocket costs.

Sentara Standard Plans⁶ offer the same out-of-pocket costs as Standard Plans from other carriers, but with Sentara’s broad network of quality providers and facilities.

⁵Sentara Health Administration, Inc., Provider Database, 2025, available at sentarahealthplans.com.

⁶Standard Plans offered on the Marketplace are the same for all health plans.



Value-added services beyond comprehensive coverage

We’re always innovating and working to add value to the products we provide. All Sentara Individual & Family Health Plans include an array of additional benefits and services, such as:



Emergency Travel Assistance: around-the-world coverage, 24/7

With global emergency services, members can count on health coverage and access to on-call providers whenever they travel more than 100 miles away from home.



Discounts on complementary therapies: healthier habits, more savings

Members can receive discounts for services that include acupuncture, chiropractic, massage therapies, and more.



Enhanced Behavioral Health Coaching: helping members make a fresh start

Eligible Sentara Health Plans members have dedicated care coaches who develop personalized care plans for each individual and facilitate prompt access to mental health providers.

Virtual care

We've added more ways for members to take control of their health and stay on top of their benefits. Our virtual care helps members make informed choices, manage their costs, and live healthier, even when life gets busy.

Members can securely connect with board-certified providers over the phone, online, or via video chat through:



Virtual consults

Accessible 24/7 via our website or mobile app to diagnose and treat a variety of non-emergency medical conditions and behavioral health concerns. For most plans, virtual consults are available at no charge when accessed through the member portal or mobile app.⁷



Telemedicine

In-network, provider-based virtual care offering video visits during office hours for care and relief of minor illnesses and injuries at the applicable PCP or specialist cost-share.

During virtual care, providers can:

Consult with members and answer questions.

Diagnose non-emergency conditions.

Recommend treatment and discuss options.

Prescribe medication and suggest a follow-up plan.

Providers are able to treat a variety of non-emergency conditions and injuries, such as:

- Allergies
- Asthma
- Behavioral health concerns⁷
- Cold and flu
- Earache
- Joint aches and pain
- Rash
- Rehabilitative strength conditioning
- Sinus problems
- Sprains

⁷Cost share may apply for HSA plans and other health situations such as mental health and substance use disorders.

Health and wellness services: MyLife MyPlan

Achieve your best health

We know that small changes can make a big impact. That's why we offer MyLife MyPlan, a personalized health and wellness program that encourages members to incorporate daily healthier habits into their lives. It's part of our mission **to improve health every day.**

Personalized solutions for sustained well-being

MyLife MyPlan wellness programs and services are:

Personalized

Our well-being platform, offered through WebMD® Health Services, is tailored to fit each member's age, biometrics, lifestyle, and overall health objectives.

Flexible

Members can engage on their own time, and at their own pace, so they're more likely to adopt healthy habits for life.

Accessible

MyLife MyPlan programs are offered in multiple formats to enable members to reach their goals in ways that work for them.

For more information, visit sentarahealthplans.com/mylifemyplan.



MyLife MyPlan includes:

Exclusive WebMD® Health Services

Sentara Health Plans has partnered with WebMD to deliver health and wellness services such as:

- **Personal health assessments:** This easy-to-use online assessment gathers information about a member’s biometrics and lifestyle to create a customized health profile and make recommendations on actions to manage or improve health.
- **Daily habits:** Based on their individual health profile, members receive personalized advice, exercise plans, nutrition coaching, and tips for healthier living.
- **Health coaching:** Online or over the phone, members can connect with a health coach to ask questions, discuss milestones, and set new goals.

Self-paced programs

This group of programs offers a wealth of resources that address the needs of members of all ages.⁸ Our programs are regularly updated and available for all plans.

- **Tobacco cessation services** offer members tools and resources to enjoy a tobacco-free life.
- Get **advice on how to spot chronic disease risk factors** to prevent diabetes and heart disease.
- Enjoy **movement and fitness programs** such as MoveAbout, Qigong, and yoga.
- Recieve **prompts to make healthy food choices** at the grocery store and in meal planning.
- Get support for healthy sleep and **stress management**.

Discounts and savings

To make it easier for members to manage their health, MyLife MyPlan includes exclusive discounts on:

- Gym memberships, as well as fitness trackers and nutrition programs
- Complementary alternative treatments such as acupuncture, massage therapy, and chiropractic care
- Vision and hearing services for adults



More ways we support members on their wellness journey

Sentara Health Plans offers special services that help members stay healthy, even when life gets busy. Our services meet members where they are and empower them to take the next step to improve their health.

- **Outreach events:** Our member outreach includes presentations, screenings, and flu shots at various locations. These events reflect our genuine interest in helping our members stay healthy.
- **Digital lunch and learn series:** As part of our ongoing effort to address relevant and timely risk reduction, our team of health educators host free webinars on a range of well-being topics. This series is open to all and can be accessed at **sentarahealthplans.com/mylifemyplan**. Past webinars are archived for viewing on demand.

Previous topics include:

- Healthy eating
- Increasing movement
- Cultivating financial well-being
- Supporting social wellness

Visit **sentarahealthplans.com/mylifemyplan** for more information.

⁸There may be an additional fee for these services.

Pharmacy benefits

Easy-to-access, integrated prescription drug coverage

Sentara Health Plans provides more convenient access to prescription drugs through a large network of retail chains and local pharmacies. Benefit options include generic and brand drugs with tiered cost-share amounts to help members control costs. Plus, our pharmacy and medical benefits are fully integrated allowing access for members to use services with one member ID card and for our care managers to get the required data to provide the best care. New members may be able to refill retail prescriptions up to a 90-day supply without pre-authorization when they enroll in Sentara Health Plans. Please refer to the Summary of Benefits for specific plan details.



Mail-order drugs⁹

Members may receive up to a 90-day supply of maintenance drugs through our mail-order pharmacy.¹⁰ This option helps members with conditions such as diabetes and heart disease to save money and reduce trips to the pharmacy.



Online pharmacy benefit tools

Our online tools, which include a medication search, help members identify and learn more about cost-effective drug alternatives. These tools help members maximize their pharmacy benefits.

Find out more at **sentarahealthplans.com/pharmacy**.

Specialty pharmacy services

Comprehensive medication therapy management programs are available to patients with acute and chronic conditions through our specialty pharmacy services. Specialty pharmacy services may include:

- A plan of care between the patient, the pharmacy, and the prescriber
- Medication shipment to the provider’s office, member’s home, or other appropriate site of care
- Ongoing clinical and educational support
- Monthly refill reminder calls or text messages
- Insurance support and financial assistance programs
- Language translation services for pharmacy interactions
- 24-hour access to a pharmacist for emergency needs

⁹Not all drugs are available for mail order.
¹⁰Certain mail order pharmacies have a day-supply minimum and require the member to fill at least a 35-day supply. Check with the network mail-order pharmacy of choice.



Preventive services

Patient Identification Manager Reminder System

The Patient Identification Manager Reminder System informs members of recommended immunizations and preventive health screenings that help fight communicable disease and diagnose cancer in the earliest, most treatable stages. Our health improvement programs give members valuable information and encouragement to reduce health risks.

Members who improve their health can reduce their healthcare needs and healthcare costs.
System initiatives include:

Mammography reminders

Women who have missed a mammogram per the recommendation of their provider receive preventive care reminders. We also send a communication during their birthday month with information about the recommended mammography schedule, and the importance of mammography and cervical cancer screening.



Cervical cancer screening reminders

Women who have missed a cervical cancer screening per the recommendation of their provider receive a postcard during their birthday month. This card informs them of Pap Test recommendations, and the importance of cervical cancer and mammography screenings.

Birthday emails

Plan members 18+ whom we have an email on file will receive a birthday email during their birthday month. This message includes key reminders of the preventive health guidelines to achieve their personal best health.

Physician notifications

Physicians receive monthly lists of their patients (our members) who were reminded through the Patient Identification Manager Reminder System and have still not completed their preventive screenings.

Healthy pregnancy mailings

Members receive periodic mailings during their pregnancy. Letters include pregnancy and parenting resources as well as helpful tips related to nutrition, stress management, pre-term labor, and postpartum visits. Members are connected with our Partners in Pregnancy team who are available throughout the gestational period for information and assistance.

In keeping with our mission **to improve health every day**, Sentara Health Plans offers over 100 preventive services and medications that are covered at no cost to the member when administered by an in-network plan physician or pharmacy. An office visit copayment may be charged to health plan members for some services. To review a list of services that are covered, please visit sentarahealthplans.com/members/manage-plans/covered-preventive-services.



Holistic health management

Health management programs

Sentara Health Plans offers programs and trained healthcare professionals that are ready to help members make healthy lifestyle changes to manage cardiovascular disease, diabetes, and respiratory disease. The Partners in Pregnancy also offers support to expectant mothers and provides members with information and guidance in making good choices throughout their pregnancy.

Case management programs

Standard case management is an integrated part of our medical plan. Our approach is person-centered rather than disease-centered, so our programs flex to fit each member's needs, goals, and preferences. We focus on improving health by engaging members on a personal level, addressing all their health needs, and collaborating with their providers.

Service descriptions

Emergency services

Emergency services include physician services; advanced diagnostic imaging such as MRIs and CT scans; other facility charges like diagnostic X-ray and lab services; and medical supplies provided in an emergency department in- and out-of-network. Also applicable to those with medical and mental health and substance use disorder diagnoses.

Emergency care

Emergency services are covered whether members use an in-network or an out-of-network provider or emergency room. Members will pay in-network cost sharing (copayments, coinsurance, deductibles) for covered emergency services.

Inpatient hospital

Includes physician services and facility charges such as X-ray and lab services, and medical supplies.

Maternity care

Includes prenatal, delivery, postpartum services, and home health visits. The inpatient hospital copayment or coinsurance is also applied for delivery.

Mental/behavioral health and substance use disorder services

Includes inpatient and outpatient services for the treatment of mental health and substance use disorders.

Outpatient diagnostic procedures & tests

Copayment or coinsurance will apply when a procedure is performed in a free-standing outpatient facility or lab, or a hospital outpatient facility or lab. Diagnostic tests include X-rays, ultrasounds, and Doppler studies.



Outpatient services advanced imaging and testing procedures

Services include MRI, MRA, PET, CT, CTA, MRS, SPECT, nuclear cardiology, and sleep studies. Copayment or coinsurance applies to procedures done in a physician's office, a free-standing outpatient facility, or a hospital outpatient facility.

Outpatient surgery

Copayment or coinsurance applies to services provided in a free-standing ambulatory surgery center or hospital outpatient surgical facility.

Physician services, primary care physician (PCP) office visit

Copayment or coinsurance applies to covered services done during an office visit. There is an additional copayment or coinsurance for outpatient habilitative and rehabilitative therapy and services, injectable and infused medications, allergy care, testing and serum, outpatient advanced imaging procedures, and sleep studies done during an office visit.

Spinal Manipulation/Chiropractic care

Sentara Health Plans contracts with American Specialty Health Group (ASH) to administer this benefit. Services include therapy to treat problems of the bones, joints, and back. Chiropractic visit limits apply: 30 for rehabilitative and 30 for habilitative chiropractic services.

Subsidy eligibility guidelines

Advanced Premium Tax Credit

Individuals may apply for Advanced Premium Tax Credit (APTC) to lower their monthly insurance payment (called the "premium") when they enroll in a plan through the Marketplace. The tax credit is based on the individual's income estimate and household information on their Marketplace application. Individuals can buy health insurance through other sources, but the only way to get a tax credit is through the Marketplace.

Individual & Family Health Plans have a variety of price options. The Marketplace classifies plans by metallic tiers: Gold, Silver, and Bronze. Many health insurance carriers also classify their plans sold outside of the Marketplace by metallic tier, to make it easier for you to compare plans based on their prices and coverage. While this chart is not comprehensive, it may help determine which metallic plan would work best for you.

Learn more at sentarahealthplans.com/plans/individual/subsidy-eligibility.

	Gold	Silver	Bronze
Monthly premium	\$\$\$	\$\$	\$
Percent of healthcare cost covered	80%	70%	60%
Good for members who...	want to pay more premium costs upfront to reduce out-of-pocket expenses at the time of care.	need to balance monthly premium costs with out-of-pocket costs.	don't plan to use a lot of healthcare services.

Federal Poverty Level guidelines

The Federal Poverty Level (FPL) is a measure of income issued every year by the Department of Health and Human Services. FPLs are used to determine member eligibility for certain programs and benefits, including savings on the Marketplace, Medicaid, and Children's Health Insurance Program (CHIP) coverage.

Persons in family/household	1	2	3	4	5	6	7	8
Poverty guideline	\$15,650	\$21,150	\$26,650	\$32,150	\$37,650	\$43,150	48,650	\$54,150

Source: <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>. The 2025 poverty guidelines for the 48 Contiguous States and the District of Columbia are in effect as of January 17, 2025. For families/households with more than 8 persons, add \$5,500 for each additional person.

2026 Sentara Plans | On- & Off-Exchange

On-Exchange Plan Name	Sentara M Gold 1000 Ded	Sentara M Gold 2200 Ded	Sentara M Gold 3500 Ded	Sentara M Silver 4400 Ded	Sentara M Silver 5600 Ded
Off-Exchange Plan Name	Sentara Gold 1000 Ded	Sentara Gold 2200 Ded	Sentara Gold 3500 Ded	Sentara Silver 4400 Ded	Sentara Silver 5600 Ded
In-network deductible: individual family	\$1,000 \$2,000	\$2,200 \$4,400	\$3,500 \$7,000	\$4,400 \$8,800	\$5,600 \$11,200
In-network out-of-pocket max: individual family	\$10,600 \$21,200	\$10,600 \$21,200	\$8,200 \$16,400	\$10,600 \$21,200	\$10,600 \$21,200
Coinsurance	20%	20%	30%	30%	35%
Preventive care	No charge	No charge	No charge	No charge	No charge
Physician services					
Primary Care Physician (PCP) office visit	\$35	\$25	\$20	\$40	\$35
Specialist office visit	\$65	\$50	\$50	\$75	\$75
Virtual consults	No charge	No charge	No charge	No charge	No charge
Emergency & urgent care services					
Urgent care	\$50	\$50	\$50	\$50	\$50
Emergency services (in- and out-of-network)	40% AD	40% AD	50% AD	50% AD	50% AD
Inpatient services					
Inpatient hospital services	20% AD	20% AD	30% AD	30% AD	35% AD
Outpatient services					
Outpatient diagnostic tests: X-ray, ultrasound, EKG, etc.	20% AD	20% AD	30% AD	30% AD	35% AD
Outpatient advanced diagnostic tests: MRI, CT scan, etc.	20% AD	20% AD	30% AD	30% AD	35% AD
Outpatient surgery	20% AD	20% AD	30% AD	30% AD	35% AD
Mental/behavioral health & substance use disorder services					
Outpatient office visits (PCP, specialist, or virtual consults)	\$45	\$35	\$30	\$50	\$45
Inpatient services	20% AD	20% AD	30% AD	30% AD	35% AD
Other covered services					
Maternity care	20% AD	20% AD	30% AD	30% AD	35% AD
Chiropractic care (spinal manipulation)*	20% AD	20% AD	30% AD	30% AD	35% AD
Physical and occupational therapy*	20% AD	20% AD	30% AD	30% AD	35% AD
Pharmacy					
Retail prescription drug coverage tier 1 tier 2 tier 3 tier 4	Medical deductible applies \$15 \$40 35% AD 40% AD	Medical deductible applies \$15 \$40 30% AD 35% AD	Medical deductible applies \$10 \$50 45% AD 50% AD	Medical deductible applies \$15 \$50 45% AD 50% AD	Medical deductible applies \$20 \$50 45% AD 50% AD
Mail-order prescription drug coverage tier 1 tier 2 tier 3 tier 4	Medical deductible applies \$45 \$120 35% AD 40% AD	Medical deductible applies \$45 \$120 30% AD 35% AD	Medical deductible applies \$30 \$150 45% AD 50% AD	Medical deductible applies \$45 \$150 45% AD 50% AD	Medical deductible applies \$60 \$150 45% AD 50% AD

*Plan visit limits apply.



2026 Sentara Plans | **On- & Off-Exchange** *(continued)*

On-Exchange Plan Name	Sentara M Silver 7000 Ded	Sentara M Bronze 6250 Ded HSA	Sentara M Bronze 7200 Ded	Sentara M Bronze 8400 Ded	Sentara M Bronze 9800 Ded
Off-Exchange Plan Name	Sentara Silver 7000 Ded	Sentara Bronze 6250 Ded HSA	Sentara Bronze 7200 Ded	Sentara Bronze 8400 Ded	Sentara Bronze 9800 Ded
In-network deductible: individual family	\$7,000 \$14,000	\$6,250 \$12,500	\$7,200 \$14,400	\$8,400 \$16,800	\$9,800 \$19,600
In-network out-of-pocket max: individual family	\$10,600 \$21,200	\$8,500 \$17,000	\$10,600 \$21,200	\$10,600 \$21,200	\$10,600 \$21,200
Coinsurance	40%	30%	40%	45%	50%
Preventive care	No charge	No charge	No charge	No charge	No charge
Physician services					
Primary Care Physician (PCP) office visit	\$40	30% AD	\$45	\$60	\$75
Specialist office visit	\$90	30% AD	\$90	\$120	\$150
Virtual consults	No charge	No charge AD	No charge	No charge	No charge
Emergency & urgent care services					
Urgent care	\$50	30% AD	\$50	\$75	\$90
Emergency services (in- and out-of-network)	50% AD	50% AD	50% AD	50% AD	50% AD
Inpatient services					
Inpatient hospital services	40% AD	30% AD	40% AD	45% AD	50% AD
Outpatient services					
Outpatient diagnostic tests: X-ray, ultrasound, EKG, etc.	40% AD	30% AD	40% AD	45% AD	50% AD
Outpatient advanced diagnostic tests: MRI, CT scan, etc.	40% AD	30% AD	40% AD	45% AD	50% AD
Outpatient surgery	40% AD	30% AD	40% AD	45% AD	50% AD
Mental/behavioral health & substance use disorder services					
Outpatient office visits (PCP, specialist, or virtual consults)	\$50	30% AD	\$50	\$60	\$75
Inpatient services	40% AD	30% AD	40% AD	45% AD	50% AD
Other covered services					
Maternity care	40% AD	30% AD	40% AD	45% AD	50% AD
Chiropractic care (spinal manipulation)*	40% AD	30% AD	40% AD	45% AD	50% AD
Physical and occupational therapy*	40% AD	30% AD	40% AD	45% AD	50% AD
Pharmacy					
Retail prescription drug coverage tier 1 tier 2 tier 3 tier 4	Medical deductible applies \$25 \$75 45% AD 50% AD	Medical deductible applies 30% AD 30% AD 35% AD 40% AD	Medical deductible applies \$20 40% AD 45% AD 50% AD	Medical deductible applies \$25 40% AD 45% AD 50% AD	Medical deductible applies \$30 40% AD 45% AD 50% AD
Mail-order prescription drug coverage tier 1 tier 2 tier 3 tier 4	Medical deductible applies \$75 \$225 45% AD 50% AD	Medical deductible applies 30% AD 30% AD 35% AD 40% AD	Medical deductible applies \$60 40% AD 45% AD 50% AD	Medical deductible applies \$75 40% AD 45% AD 50% AD	Medical deductible applies \$90 40% AD 45% AD 50% AD

*Plan visit limits apply.



2026 Sentara **Cost-Share Reduction (CSR) Plans**

Plan Name	Core Plan	CSR 73%	CSR 87%	CSR 94%	Core Plan	CSR 73%	CSR 87%	CSR 94%
	Sentara M Silver 7000 Ded	Sentara Silver 5700 Ded (04)	Sentara Silver 900 Ded (05)	Sentara Silver 50 Ded (06)	Sentara M Silver 4400 Ded	Sentara Silver 3750 Ded (04)	Sentara Silver 600 Ded (05)	Sentara Silver 0 Ded (06)
In-network deductible: individual family	\$7,000 \$14,000	\$5,700 \$11,400	\$900 \$1,800	\$50 \$100	\$4,400 \$8,800	\$3,750 \$7,500	\$600 \$1,200	\$0 \$0
In-network out-of-pocket max: individual family	\$10,600 \$21,200	\$7,500 \$15,000	\$2,950 \$5,900	\$1,850 \$3,700	\$10,600 \$21,200	\$8,450 \$16,900	\$3,500 \$7,000	\$2,150 \$4,300
Coinsurance	40%	40%	35%	15%	30%	30%	25%	15%
Preventive care	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Physician services								
Primary Care Physician (PCP) office visit	\$40	\$35	\$20	\$10	\$40	\$35	\$20	\$10
Specialist office visit	\$90	\$75	\$50	\$25	\$75	\$70	\$40	\$20
Virtual consults	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Emergency & urgent care services								
Urgent care	\$50	\$50	\$50	\$25	\$50	\$50	\$40	\$20
Emergency services (in- and out-of-network)	50% AD	50% AD	50% AD	35% AD	50% AD	50% AD	45% AD	35%
Inpatient services								
Inpatient hospital services	40% AD	40% AD	35% AD	15% AD	30% AD	30% AD	25% AD	15%
Outpatient services								
Outpatient diagnostic tests: X-ray, ultrasound, EKG, etc.	40% AD	40% AD	35% AD	15% AD	30% AD	30% AD	25% AD	15%
Outpatient advanced diagnostic tests: MRI, CT scan, etc.	40% AD	40% AD	35% AD	15% AD	30% AD	30% AD	25% AD	15%
Outpatient surgery	40% AD	40% AD	35% AD	15% AD	30% AD	30% AD	25% AD	15%
Mental/behavioral health & substance use disorder services								
Outpatient office visits (PCP, specialist, or virtual consults)	\$50	\$45	\$30	\$20	\$50	\$45	\$30	\$20
Inpatient services	40% AD	40% AD	35% AD	15% AD	30% AD	30% AD	25% AD	15%
Other covered services								
Maternity care	40% AD	40% AD	35% AD	15% AD	30% AD	30% AD	25% AD	15%
Chiropractic care (spinal manipulation)*	40% AD	40% AD	35% AD	15% AD	30% AD	30% AD	25% AD	15%
Physical and occupational therapy*	40% AD	40% AD	35% AD	15% AD	30% AD	30% AD	25% AD	15%
Pharmacy								
Retail prescription drug coverage tier 1 tier 2 tier 3 tier 4	Medical deductible applies \$25 \$75 45% AD 50% AD	Medical deductible applies \$20 \$50 45% AD 50% AD	Medical deductible applies \$15 \$40 45% AD 50% AD	Medical deductible applies \$5 \$25 45% AD 50% AD	Medical deductible applies \$15 \$50 45% AD 50% AD	Medical deductible applies \$15 \$40 45% AD 50% AD	Medical deductible applies \$15 \$30 45% AD 50% AD	No Rx deductible \$5 \$20 45% 50%
Mail-order prescription drug coverage tier 1 tier 2 tier 3 tier 4	Medical deductible applies \$75 \$225 45% AD 50% AD	Medical deductible applies \$60 \$150 45% AD 50% AD	Medical deductible applies \$45 \$120 45% AD 50% AD	Medical deductible applies \$15 \$75 45% AD 50% AD	Medical deductible applies \$45 \$150 45% AD 50% AD	Medical deductible applies \$45 \$120 45% AD 50% AD	Medical deductible applies \$45 \$90 45% AD 50% AD	No Rx deductible \$15 \$60 45% 50%

*Plan visit limits apply.

2026 Sentara **Cost-Share Reduction (CSR) Plans** *(continued)*

Plan Name	Core Plan	CSR 73%	CSR 87%	CSR 94%
	Sentara M Silver 5600 Ded	Sentara Silver 4500 Ded (04)	Sentara Silver 750 Ded (05)	Sentara Silver 25 Ded (06)
In-network deductible: individual family	\$5,600 \$11,200	\$4,500 \$9,000	\$750 \$1,500	\$25 \$50
In-network out-of-pocket max: individual family	\$10,600 \$21,200	\$8,450 \$16,900	\$3,500 \$7,000	\$2,450 \$4,900
Coinsurance	35%	35%	30%	10%
Preventive care	No charge	No charge	No charge	No charge
Physician services				
Primary Care Physician (PCP) office visit	\$35	\$30	\$15	\$5
Specialist office visit	\$75	\$60	\$40	\$20
Virtual consults	No charge	No charge	No charge	No charge
Emergency & urgent care services				
Urgent care	\$50	\$50	\$40	\$20
Emergency services (in- and out-of-network)	50% AD	50% AD	50% AD	30% AD
Inpatient services				
Inpatient hospital services	35% AD	35% AD	30% AD	10% AD
Outpatient services				
Outpatient diagnostic tests: X-ray, ultrasound, EKG, etc.	35% AD	35% AD	30% AD	10% AD
Outpatient advanced diagnostic tests: MRI, CT scan, etc.	35% AD	35% AD	30% AD	10% AD
Outpatient surgery	35% AD	35% AD	30% AD	10% AD
Mental/behavioral health & substance use disorder services				
Outpatient office visits (PCP, specialist, or virtual consults)	\$45	\$40	\$25	\$15
Inpatient services	35% AD	35% AD	30% AD	10% AD
Other covered services				
Maternity care	35% AD	35% AD	30% AD	10% AD
Chiropractic care (spinal manipulation)*	35% AD	35% AD	30% AD	10% AD
Physical and occupational therapy*	35% AD	35% AD	30% AD	10% AD
Pharmacy				
Retail prescription drug coverage tier 1 tier 2 tier 3 tier 4	Medical deductible applies \$20 \$50 45% AD 50% AD	Medical deductible applies \$15 \$50 45% AD 50% AD	Medical deductible applies \$10 \$40 45% AD 50% AD	Medical deductible applies \$5 \$20 45% AD 50% AD
Mail-order prescription drug coverage tier 1 tier 2 tier 3 tier 4	Medical deductible applies \$60 \$150 45% AD 50% AD	Medical deductible applies \$45 \$150 45% AD 50% AD	Medical deductible applies \$30 \$120 45% AD 50% AD	Medical deductible applies \$15 \$60 45% AD 50% AD

*Plan visit limits apply.



Members get more with Sentara Unique Off-Exchange Plans

That’s especially true for members who may not be eligible for a health insurance subsidy.

2026 Sentara Unique Plans | Only available Off-Exchange

Plan Name	Sentara Platinum 0 Ded	Sentara Gold 1300 Ded	Sentara Silver 5000 Ded	Sentara Silver 3200 Ded	Sentara Silver 3500 Ded HSA	Sentara Silver 5900 Ded
In-network deductible: individual family	\$0 \$0	\$1,300 \$2,600	\$5,000 \$10,000	\$3,200 \$6,400	\$3,500 \$7,000	\$5,900 \$11,800
In-network out-of-pocket max: individual family	\$3,800 \$7,600	\$7,500 \$15,000	\$10,000 \$20,000	\$8,000 \$16,000	\$7,000 \$14,000	\$10,600 \$21,200
Coinsurance	20%	10%	25%	30%	30%	35%
Preventive care	No charge	No charge	No charge	No charge	No charge	No charge
Physician services						
Primary Care Physician (PCP) office visit	\$20	\$25	\$25	\$30	30% AD	\$35
Specialist office visit	\$40	\$50	\$75	\$60	30% AD	\$75
Virtual consults	No charge	No charge	No charge	No charge	No charge AD	No charge
Emergency & urgent care services						
Urgent care	\$50	\$50	\$50	\$50	30% AD	\$50
Emergency services (in- and out-of-network)	40%	30% AD	45% AD	50% AD	50% AD	50% AD
Inpatient services						
Inpatient hospital services	20%	10% AD	25% AD	30% AD	30% AD	35% AD
Outpatient services						
Outpatient diagnostic tests: X-ray, ultrasound, EKG, etc.	\$40	\$50	\$50	30% AD	30% AD	35% AD
Outpatient advanced diagnostic tests: MRI, CT scan, etc.	\$150	\$250	\$350	30% AD	30% AD	35% AD
Outpatient surgery	20%	10% AD	25% AD	30% AD	30% AD	35% AD
Mental/behavioral health & substance use disorder services						
Outpatient office visits (PCP, specialist, or virtual consults)	\$30	\$35	\$35	\$40	30% AD	\$45
Inpatient services	20%	10% AD	25% AD	30% AD	30% AD	35% AD
Other covered services						
Maternity care	20%	10% AD	25% AD	30% AD	30% AD	35% AD
Chiropractic care (spinal manipulation)*	20%	10% AD	25% AD	30% AD	30% AD	35% AD
Physical and occupational therapy*	\$20	\$25	\$50	30% AD	30% AD	35% AD
Pharmacy						
Retail prescription drug coverage tier 1 tier 2 tier 3 tier 4	No Rx deductible \$10 \$40 \$100 \$350	Medical deductible applies \$15 \$40 30% AD 35% AD	Medical deductible applies \$20 \$60 40% AD 45% AD	Medical deductible applies \$30 \$60 40% AD 45% AD	Medical deductible applies 30% AD 30% AD 40% AD 45% AD	Medical deductible applies \$25 \$75 45% AD 50% AD
Mail-order prescription drug coverage tier 1 tier 2 tier 3 tier 4	No Rx deductible \$30 \$120 \$300 \$350	Medical deductible applies \$45 \$120 30% AD 35% AD	Medical deductible applies \$60 \$180 40% AD 45% AD	Medical deductible applies \$90 \$180 40% AD 45% AD	Medical deductible applies 30% AD 30% AD 40% AD 45% AD	Medical deductible applies \$75 \$225 45% AD 50% AD

*Plan visit limits apply.

There’s more than one way to buy healthcare coverage. That’s especially true for members who may not be eligible for a health insurance subsidy. Our Sentara Unique Off-Exchange Plans are only offered outside the Virginia’s Insurance Marketplace. Sentara Unique Off-Exchange Plans are ideal for those without subsidies to receive plan benefits with lower out-of-pocket costs. These plans include all the comprehensive benefits, wellness programs, preventive services, and useful tools we offer on all of our Sentara Individual & Family Health Plans.

2026 Sentara **Standard Plans**

On-Exchange Plan Name	Sentara Standard M Gold 2000 Ded	Sentara Standard M Silver 6000 Ded	Sentara Standard M Bronze 7500 Ded	Sentara Standard Silver 3000 Ded (04)	Sentara Standard Silver 700 Ded (05)	Sentara Standard Silver 0 Ded (06)
Off-Exchange Plan Name	Sentara Standard Gold 2000 Ded	Sentara Standard Silver 6000 Ded	Sentara Standard Bronze 7500 Ded	CSR 73%	CSR 87%	CSR 94%
				Available On-Exchange Only	Available On-Exchange Only	Available On-Exchange Only
In-network deductible: individual family	\$2,000 \$4,000	\$6,000 \$12,000	\$7,500 \$15,000	\$3,000 \$6,000	\$700 \$1,400	\$0 \$0
In-network out-of-pocket max: individual family	\$8,200 \$16,400	\$8,900 \$17,800	\$10,000 \$20,000	\$7,400 \$14,800	\$3,300 \$6,600	\$2,200 \$4,400
Coinsurance	25%	40%	50%	40%	30%	25%
Preventive care	No charge	No charge	No charge	No charge	No charge	No charge
Physician services						
Primary Care Physician (PCP) office visit	\$30	\$40	\$50	\$40	\$20	\$0
Specialist office visit	\$60	\$80	\$100	\$80	\$40	\$10
Virtual consults	No charge	No charge	No charge	No charge	No charge	No charge
Emergency & urgent care services						
Urgent care	\$45	\$60	\$75	\$60	\$30	\$5
Emergency services (in- and out-of-network)	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Inpatient services						
Inpatient hospital services	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Outpatient services						
Outpatient diagnostic tests: X-ray, ultrasound, EKG, etc.	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Outpatient advanced diagnostic tests: MRI, CT scan, etc.	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Outpatient surgery	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Mental/behavioral health & substance use disorder services						
Outpatient office visits (PCP, specialist, or virtual consults)	\$30	\$40	\$50	\$40	\$20	\$0
Inpatient services	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Other covered services						
Maternity care	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Chiropractic care (spinal manipulation)*	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Physical and occupational therapy*	\$30	\$40	\$50	\$40	\$20	\$0
Pharmacy						
Retail prescription drug coverage tier 1 tier 2 tier 3 tier 4	No Rx deductible \$15 \$30 \$60 \$250	Medical deductible applies \$20 \$40 \$80 AD \$350 AD	Medical deductible applies \$25 \$50 AD \$100 AD \$500 AD	Medical deductible applies \$20 \$40 \$80 AD \$350 AD	Medical deductible applies \$10 \$20 \$60 AD \$250 AD	No Rx deductible \$0 \$15 \$50 \$150
Mail-order prescription drug coverage tier 1 tier 2 tier 3 tier 4	No Rx deductible \$45 \$90 \$180 \$250	Medical deductible applies \$60 \$120 \$240 AD \$350 AD	Medical deductible applies \$75 \$150 AD \$300 AD \$500 AD	Medical deductible applies \$60 \$120 \$240 AD \$350 AD	Medical deductible applies \$30 \$60 \$180 AD \$250 AD	No Rx deductible \$0 \$45 \$150 \$150

*Plan visit limits apply.

Easy ways to pay

Members choose what works best for them:

Auto-debit

Premium is automatically deducted from the member's checking account each month.

Online

Sign in to **sentarahealthplans.com/members** or the mobile app to create a custom payment schedule, set up email reminders, and more.

Cash

Pay in-person using MoneyGram® at thousands of merchants without any fees.

Required for payment:
cash, member ID number, and **code: 15084**.

Mail

Send a check, cashier's check, or money order to:

Sentara Health Plans
PO Box 715892
Philadelphia, PA 19171-5892

Pay by phone

Call **1-888-737-5479** and select option 1 to pay with our automated attendant using a bank checking or savings account or a credit card.

Call

Speak with a Sentara Health Plans representative at **1-888-737-5479** and select option 2.



Visit sentarahealthplans.com/brokers
for easy access to important documents and resources.

Broker Services: 1-866-927-4785

For questions about broker checks and payments:
brokerinquirymailbox@sentara.com

Sales: individualsales@sentara.com

Enrollment email: IFPenrollments@sentara.com

Note: Electronic enrollment will be required during the open enrollment season; paper applications will be returned to the designated agent for assistance with electronic submission process.

Member Services: 1-866-514-5916

DISCLAIMER:

Sentara Health Plans is the trade name for Sentara Health Plans, Sentara Health Insurance Company, Sentara Behavioral Health Services, Inc., and Sentara Health Administration, Inc. Sentara Individual & Family Health Plans are issued by Sentara Health Plans. All plans have benefit exclusions and limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, please call your broker or Sentara Health Plans at 1-800-741-4825 or visit sentarahealthplans.com.

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